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REMARKS

Claim rejections – 35 USC §112

Claim 12 has been amended to clarify it. It is believed that this amendment clearly overcomes the rejection of this claim under 35 USC §112.

Claim rejections – 35 USC §103

It is respectfully submitted that claim 1, as amended, is clearly patentably distinguished over Schrader (US 5,903,881) in view of A. Rathbone, "Dummies 101: Windows 95".

It is agreed that Schrader discloses a computer-implemented self-service banking system in which a user can transfer money between different accounts. As shown in figure 11, the source account is selected from a drop-down list 263, the destination account is selected from a drop-down list 267, and the amount to be transferred is selected by typing it into a box 265. The user confirms the transaction by clicking on a button 271, which causes the source account to be debited and the destination account to be credited. This provides a form of user interface which, it is believed by the present inventors, would not be appropriate for customers who are uncomfortable with conventional computer applications, or who have not previously held a bank account.

In contrast, the present invention, as defined in the amended claim 1, provides a completely novel user interface for a computerized self-service banking system. The present invention uses money icons, comprising <u>graphical representations of banknotes and coins</u> to represent a sum of money. Moreover, instead of the transfer being effected merely by debiting the source account and crediting the destination account, in the present invention the transfer is represented graphically by <u>movement of the money icons towards the destination account icon</u>.

It is believed by the present inventors that this form of user interface is particularly user-friendly for inexperienced customers, especially those who have not previously held a bank account, since it represents transactions in a way that simulates actual physical movement of cash in the form of banknotes and coins.

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It is agreed that "drag and drop", as described for example in the "Dummies" reference, is a well known paradigm for moving objects in a computer system. For example, the "Dummies" reference describes the use of drag and drop for moving playing cards in the Solitaire game, for moving files between folders, and for moving shortcut icons on the Windows desktop. It is also agreed that, in drag and drop, the object being dragged is represented by movement of an icon across the screen from one location to another. However, it is submitted that there is clearly nothing in the "Dummies" reference that would have suggested to a person skilled in the art the use of money icons, comprising graphical representations of banknotes and coins in a system such as Schrader's, and nothing to suggest graphically representing the transfer of money between accounts by movement of such money icons towards a destination account icon. It clearly did not occur to Schrader and his co-workers to represent movement of money in this way, even though icons and drag and drop technology were, presumably, very familiar to them. Moreover, it is submitted that there would have been no motivation for one skilled in the art to have even considered departing from the interface as described by Schrader. On the face of it, Schrader's interface works well, and is a logical and convenient method of performing a transfer between accounts. Using graphical representations of banknotes and coins as money icons to represent transfer of money between accounts would surely not have occured to a designer of a computerized banking system, without the benefit of the present inventors' insight, that it is particularly user-friendly for inexperienced customers, especially those who have not previously held a bank account.

Similar arguments apply equally to the other claims of the present application.

Balk (US 5,706,334) discloses the use of a television set controller as the control interface for devices. However, Balk clearly does not suggest the use of such a controller for moving money between accounts in a computerized banking system.
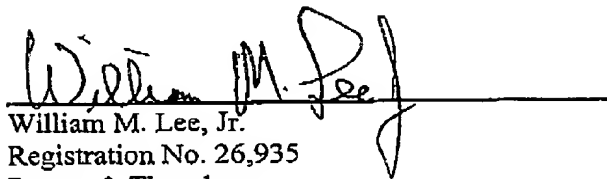
Watson (US 5,978,780) discloses an integrated bill consolidation, payment aggregation and settlement system. However, it is respectfully submitted that Watson does not disclose enabling the customer to drag and drop money icons on to a transfer icon (e.g. the "hand" icon 27 as shown in figure 3), and then enabling the customer to drag and drop the transfer icon on to a destination account icon, as claimed in the present claim 6.

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Conclusion

In summary, it is submitted that this application is now clearly in condition for allowance and such action is respectfully solicited.

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